

Amendment and Response

Applicant: Siani Lynne Pearson

Serial No.: 10/817,333

Filed: April 2, 2004

Docket No.: 300201526-2

Title: METHOD OF PURCHASING INSURANCE OR VALIDATING AN ANONYMOUS TRANSACTION

REMARKS

The following remarks are made in response to the Office Action mailed August 31, 2009. Claims 10-13 have been cancelled. Claims 1-9 and 14-19 were rejected. With this Response, claims 1, 14, and 17 have been amended. Claims 1-9 and 14-19 remain pending in the application and are presented for reconsideration and allowance.

Claim Rejections under 35 U.S.C. § 112

The Office Action rejected claims 1, 14 and 17 under 35 U.S.C. § 112, second paragraph, as indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. The Office Action states on page 6, “it would be unclear to one of ordinary skill in the art to understand the technical meaning of what Applicant meant by “selectively generalized into mapped data.” The Office Action further states, “it is unclear how one can selectively generalize into mapped data. You cannot go from general to specific and still have generalized data.” The Office Action also rejected claims 2-9, and 15-19 by virtue of their dependency on claims 1 and 14.

Claims 1 has been amended to include the features of, “real data is selectively generalized and converted into mapped data.” Claim 1 has also been amended to include the features where “mapped data . . . is accurate but less precise than the real data.” Analogous amendments have been made to claims 14 and 17. Applicant submits that claims 1, 14, and 17 now make clear the meaning of the claim and submits that the rejection of claims 1-9 and 14-19 based on the second paragraph of section 112 be withdrawn.

Claim Rejections under 35 U.S.C. § 102

The Examiner rejected claims 1, 2 and 14-16 under 35 U.S.C. § 102(b) as anticipated by Chen et al., U.S. Patent No. 7,096,204 (the Chen Patent). Independent claim 1 has been amended to include the features of “real data is selectively generalized and converted into mapped data that is accurate but less precise than the real data where an amount of precision is determined in response to the assessment of trust.” Analogous amendments are made to independent claim 14. Support for these amendments are found through out the specification and drawings, and in particular in the examples described in Figure 3 and accompanying text.

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Applicant submits that the features of amended claims 1 and 14 are not shown in the Chen Patent.

Claim 1 and 14 include the features of “real [data or information] is selectively generalized and converted into mapped” data or information. The Office Action on page 3 sets forth that “Chen does teach selectively generalizing the purchase information . . . because in Chen the true identity of the consumer and the sensitive financial data of the consumer are withheld from the vendor and only the information necessary to carry out the transaction is shared with the vendor.”

Claims 1 and 14 have been amended to include a form of selectively generalizing not taught in the Chen Patent. Claim 1 includes the features where “real data is selectively generalized and converted into mapped data that is accurate but less precise than the real data where an amount of precision is determined in response to the assessment of trust.” Claim 14 includes the features “where the real information is associated with the pseudonymous identity and where the real information is selectively generalized and converted into mapped information that is accurate but less precise than the real information where an amount of precision is determined in response to the assessment of the amount of trust.” These features are missing from the Chen Patent. Applicant further submits that the features of the independent claim are distinguishable from the selectively generalizing of the Chen Patent because withholding information or encrypting data or information does not include data or information “that is accurate but less precise than the real information where an amount of precision is determined in response to the assessment of the amount of trust.” Accordingly, Applicant respectfully submits that independent claims 1 and 14 are patentably distinguishable over the Chen Patent.

Claim 2 depends from independent claim 1 and claims 15-16 depend on independent claim 14. The dependent claims serve to further define the features of the patentable independent claims. By virtue of their dependency, claims 2 and 15-16 are also patentably distinguishable over the Chen Patent. Accordingly, Applicant respectfully requests removal of the rejection and respectfully request that claims 1, 2 and 14-16 be allowed.

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Claim Rejections under 35 U.S.C. § 103**The Rejection of Claims 3-9 and 18-19**

The Examiner rejected claims 3-5, and 7-8 under 35 U.S.C. §103(a) as unpatentable over the Chen Patent as applied to claims 1 and 2 above, and further in view of Maury et al, U.S. Patent Publication No. 2002/004064 (the Maury Publication).

The Examiner rejected claims 6 and 9 under 35 U.S.C. § 103(a) as being unpatentable over the Chen Patent, and further in view of the Camnisch et al. U.S. Patent Application Publication No. 2002/0103999 (the Camnisch Publication).

The Examiner rejected claims 18-19 under 35 U.S.C. § 103(a) as being unpatentable over the Chen Patent in view of the Maury Publication and the LaSalle et al. U.S. Patent Application Publication No. 2006/0259320 (the LaSalle Publication) and further in view of the Camnisch Publication.

The rejected claims 3-9 and 18-19 depend on claim 1, which has been shown to be patentably distinguishable from Chen. Applicant further submits that none of the secondary references of the Maury, Camnisch, and LaSalle Publications teach or make obvious the amended features to independent claim 1. Because the amended features are not shown in the Chen Patent and the Maury, Camnisch, and LaSalle Publications, the amended features cannot be found in any proposed combination of these references. Applicant respectfully requests removal of the rejection of claims 3-9 and 18-19 and respectfully requests that the claims be allowed.

The Rejection of Claim 17

The Examiner rejected claim 17 under 35 U.S.C. § 103(a) as being unpatentable over the Chen et al. U.S. Patent No. 7,096,204, and further in view of the Labelle et al. U.S. Patent No. 7,240,017 (the Labelle Patent). Claim 17 has been amended to include the features of “data is selectively generalized for each prospective second party in said group of prospective second parties and converted into mapped data that is accurate but less precise than the data where an amount of precision is determined in response to the assessment of trust.” These amendments are analogous to the amendments made to independent claims 1 and 14, and include features not shown or made obvious in the Chen Patent. The secondary reference of the Labelle Patent also does not include the amended features. Because the amended features

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are not shown in the Chen Patent and the Maury, Camnisch, and LaSalle Publications, the amended features cannot be found in any proposed combination of the references. Applicant respectfully requests removal of the rejection of claims 3-9 and 18-19 and respectfully request that independent claim 17 be allowed.

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In view of the above, Applicant respectfully submits that pending claims 1-9 and 14-19 are in form for allowance and are not taught or suggested by the cited references. Therefore, reconsideration and withdrawal of the rejections and allowance of claims 1-9 and 14-19 is respectfully requested.

No fees are required under 37 C.F.R. 1.16(h)(i). However, if such fees are required, the Patent Office is hereby authorized to charge Deposit Account No. 08-2025.

The Examiner is invited to contact the Applicant's representative at the below-listed telephone numbers to facilitate prosecution of this application.

Any inquiry regarding this Amendment and Response should be directed to Patrick G. Billig at Telephone No. (612) 573-2003, Facsimile No. (612) 573-2005.

Respectfully submitted,

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PGB:RH:cms

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